

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Joseph N Mongardo Jr
Stephanie Mongardo
Debtor(s)

Case No. 08 B 07081

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2008.
- 2) The plan was confirmed on 06/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/18/2008, 04/23/2009.
- 5) The case was Completed on 12/13/2012.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 59.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$6,073.18.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$72,601.00
Less amount refunded to debtor	\$2,486.06

NET RECEIPTS: **\$70,114.94**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,900.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,900.10**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Alliant Credit Union	Secured	21,319.06	21,319.06	21,319.06	20,274.38	1,943.39
Alliant Credit Union	Unsecured	NA	0.00	0.00	0.00	0.00
American Home Mortgage Servicing	Secured	45,183.24	44,958.34	0.00	0.00	0.00
American Home Mortgage Servicing	Secured	45,183.24	439.26	439.63	440.00	0.00
Asset Acceptance	Unsecured	437.96	437.96	437.96	437.96	0.00
Bill Me Later	Unsecured	746.76	NA	NA	0.00	0.00
Carrington Mortgage Services, LLC	Secured	254,699.77	252,654.80	0.00	0.00	0.00
Carrington Mortgage Services, LLC	Secured	254,699.77	2,671.85	2,671.85	2,671.85	0.00
Chicago Municipal Employees CU	Secured	5,501.18	5,501.18	5,501.18	5,501.18	444.43
Credit First	Unsecured	843.80	843.80	843.80	843.80	0.00
Credit One	Unsecured	829.47	NA	NA	0.00	0.00
Dell Financial Services Inc	Unsecured	1,632.30	1,632.30	1,632.30	1,632.30	0.00
East Bay Funding	Unsecured	1,931.49	1,931.49	1,931.49	1,931.49	0.00
ECast Settlement Corp	Unsecured	3,681.32	3,691.32	3,691.32	3,691.32	0.00
ECast Settlement Corp	Unsecured	673.59	737.50	737.50	737.50	0.00
ECast Settlement Corp	Unsecured	1,577.92	1,602.92	1,602.92	1,602.92	0.00
ECast Settlement Corp	Unsecured	1,093.10	1,145.20	1,145.20	1,145.20	0.00
Evergreen Emergency Service	Unsecured	12.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	6,638.32	6,638.32	6,638.32	6,638.32	0.00
Jefferson Capital Systems LLC	Unsecured	618.04	618.04	618.04	618.04	0.00
Jefferson Capital Systems LLC	Unsecured	426.52	426.52	426.52	426.52	0.00
Jefferson Capital Systems LLC	Unsecured	563.21	563.21	563.21	563.21	0.00
Loyola Medical Center	Unsecured	279.00	NA	NA	0.00	0.00
Midwest Physician Group	Unsecured	66.00	NA	NA	0.00	0.00
Norfolk Financial Corp	Unsecured	1,418.89	1,418.89	1,418.89	1,418.89	0.00
Northwestern Medical Faculty	Unsecured	NA	383.80	383.80	383.80	0.00
Paragon Way Inc	Unsecured	656.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	413.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	858.08	858.08	858.08	858.08	0.00
PFF Emergency Services	Unsecured	37.00	NA	NA	0.00	0.00
Pharia LLC	Unsecured	3,116.92	3,116.92	3,116.92	3,116.92	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Pharia LLC	Unsecured	769.14	769.14	769.14	769.14	0.00
Portfolio Recovery Associates	Unsecured	NA	171.72	171.72	171.72	0.00
Portfolio Recovery Associates	Unsecured	650.78	715.39	715.39	715.39	0.00
Portfolio Recovery Associates	Unsecured	635.85	775.37	775.37	775.37	0.00
Portfolio Recovery Associates	Unsecured	734.31	734.31	734.31	734.31	0.00
Portfolio Recovery Associates	Unsecured	813.05	813.05	813.05	813.05	0.00
Premier Bankcard	Unsecured	484.91	484.91	484.91	484.91	0.00
RAS Group Inc	Unsecured	NA	4,134.13	4,134.13	4,134.13	0.00
RoundUp Funding LLC	Unsecured	295.32	295.32	295.32	295.32	0.00
Weltman Weinberg & Reis Co LPA	Unsecured	3,033.95	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,111.48	\$3,111.85	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$26,820.24	\$25,775.56	\$2,387.82
TOTAL SECURED:	\$29,931.72	\$28,887.41	\$2,387.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,939.61	\$34,939.61	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,900.10</u>	
Disbursements to Creditors	<u>\$66,214.84</u>	
TOTAL DISBURSEMENTS :		<u>\$70,114.94</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/15/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.